

**Information to identify the case:**

Debtor 1	<u>Lance Patrick Alexander</u>	Social Security number or ITIN	xxx-xx-1255
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Terri Ann Alexander</u>	Social Security number or ITIN	xxx-xx-1047
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21820-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(b) is granted to:

Lance Patrick Alexander

Terri Ann Alexander  
fka Terri Ann Dean, fka Terri Ann Lytle9/5/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan**

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;

**For more information, see page 2 >**

- ♦ debts for most taxes;
- ♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ♦ some debts which the debtors did not properly list;
- ♦ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lance Patrick Alexander  
Terri Ann Alexander  
Debtors

Case No. 17-21820-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 05, 2023

User: auto  
Form ID: 3180WH

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Lance Patrick Alexander, Terri Ann Alexander, 114 Bouquet Street, Ligonier, PA 15658-1209
sp	+ Motley Rice LLC, 28 Bridgeside Blvd, Mt. Pleasant, SC 29464-4399
cr	+ Plaza Home Mortgage Inc., 9808 Scranton Rd, Suite 3000, San Diego, CA 92121-3704
14413348	A&T Mobility, P.O. Box 6416, Carol Stream, IL 60197-6416
14413349	Atlantic Credit & Finance, 111 Franklin Road, SE, Suite 400, Roanoke, VA 24011-2126
14413350	Excelsa Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
14413353	Latrobe Area Hospital, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
14413354	+ Mark Graytok, 2 Pineview Place, Suite #1, 235 Humphrey Road, Greensburg, PA 15601-4579
14413356	Plaza Home Mortgage/DOVENMU, PennyMac Loan Services, LLC, P. O. Box 30597, Los Angeles, CA 90030-0597
14413357	Somerset Trust Company, 151 West Main Street, Somerset, PA 15501
14413358	+ Southern Ca, 2420 Professional Drive, Rocky Mount, NC 27804-2253
14413360	+ Square One Financial/CACH LLC, 680 Langsdorf Drive # 108, Fullerton, CA 92831-3702

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 06 2023 06:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 06 2023 02:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 06 2023 06:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 06 2023 02:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Sep 06 2023 06:22:00	AmeriCredit Financial Services, Inc. d/b/a GM Fina, PO Box 183853, Arlington, TX 76096-3853
cr	Email/PDF: resurgentbknofications@resurgent.com	Sep 06 2023 02:30:27	CACH, LLC its successors and assigns as assignee o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/PDF: ebnotices@pnmac.com	Sep 06 2023 02:30:32	Pennymac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361-3027
14640231	EDI: PHINAMERI.COM	Sep 06 2023 06:22:00	Americredit Financial Services dba GM Financial, PO Box 183853, Arlington TX 76096
14715227	+ EDI: CINGMIDLAND.COM	Sep 06 2023 06:22:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,

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		BEDMINSTER, NJ. 07921-2693	
14416444	+ EDI: PHINAMERI.COM	Sep 06 2023 06:22:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14694779	Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2023 02:30:27	CACH, LLC its successors and assigns as assignee, of Synchrony Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14413362	+ EDI: CITICORP.COM	Sep 06 2023 06:22:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, P. O Box 8053, Mason, OH 45040
14413351	+ Email/Text: Banko@frontlineas.com	Sep 06 2023 02:29:00	Frontline Asset Strategies, 2700 Snelling Avenue North, Suite 250, Saint Paul, MN 55113-1783
14413352	+ EDI: PHINAMERI.COM	Sep 06 2023 06:22:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
14694759	Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2023 02:30:27	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14660359	EDI: AGFINANCE.COM	Sep 06 2023 06:22:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14413355	+ EDI: AGFINANCE.COM	Sep 06 2023 06:22:00	OneMain, Attn: Bankruptcy, 601 Northwest 2nd Street, Evansville, IN 47708-1013
14679821	Email/PDF: ebnotices@pnmac.com	Sep 06 2023 02:30:32	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 30597, LOS ANGELES, CA 90030-0597
14413573	+ EDI: RECOVERYCORP.COM	Sep 06 2023 06:22:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14660298	+ Email/Text: ebnpeoples@grblaw.com	Sep 06 2023 02:28:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14413359	+ Email/Text: bankruptcy@sw-credit.com	Sep 06 2023 02:28:00	Southwest Credit Systems, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
14413361	+ EDI: VERIZONCOMB.COM	Sep 06 2023 06:22:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Technology Drive Suite 500, Weldon Springs, MO 63304-2225
14678891	EDI: AIS.COM	Sep 06 2023 06:22:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14699531	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 06 2023 02:29:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Plaza Home Mortgage, 9808 Scranton Rd, Suite 3000, San Diego, CA 92121-3704

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

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**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Plaza Home Mortgage Inc. ecfmail@mwc-law.com
David A. Colecchia	on behalf of Debtor Lance Patrick Alexander colecchia542@comcast.net dcolecchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;LawCareECF@gmail.com
David A. Colecchia	on behalf of Joint Debtor Terri Ann Alexander colecchia542@comcast.net dcolecchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;LawCareECF@gmail.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Justin P. Schantz	on behalf of Joint Debtor Terri Ann Alexander jschantz@my-lawyers.us colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us
Justin P. Schantz	on behalf of Debtor Lance Patrick Alexander jschantz@my-lawyers.us colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us
Mario J. Hanyon	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor Plaza Home Mortgage ecfmail@mwc-law.com mcohen@mwc-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

TOTAL: 13